

IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE

**PATENT**

Applicants:	Fred Bishop	Docket No.:	60655.3917
Serial No.:	10/711,720	Group Art Unit:	3621
Filed:	September 30, 2004	Examiner:	Jacob C. Coppola
Title:	SYSTEMS AND METHODS FOR MANAGING MULTIPLE ACCOUNTS ON A RF TRANSACTION DEVICE USING SECONDARY IDENTIFICATION INDICIA	Confirmation No.:	5719

**REPLY AND AMENDMENT**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

Applicant replies within three months to the Office Action dated January 7, 2010, and respectfully request amendment of the application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.